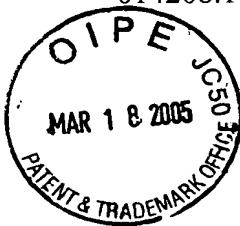


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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Thomas D. Reyes
Serial No. 10/634,635
Filing Date: August 5, 2003
Art Unit: 3629
Title: **METHOD AND SYSTEM FOR EFFECTING PAYMENT
BY CHECKS THROUGH THE USE OF IMAGE
REPLACEMENT DOCUMENTS**

Mail Stop AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

EXPRESS MAIL CERTIFICATE
NO.: EV322268361 US

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR §1.10 on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Name: Willie Jiles
Willie Jiles

Date: 3-18-05

EV322268361 US

INFORMATION DISCLOSURE STATEMENT

Applicant respectfully requests, pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, that the references listed on the attached PTO-1449 form be considered and cited in the examination of the above-identified patent application. Copies of these references are enclosed for the convenience of the Examiner. Furthermore, pursuant to 37 C.F.R. § 1.97(h), no representation is made that these references qualify as prior art or that these references are material to the patentability of the present application.

This Information Disclosure Statement is submitted before an Office Action on the merits, and therefore, pursuant to 37 C.F.R. § 1.97(b), no fee is believed due. However, if a fee is due, the Commissioner is authorized to charge such fee to Deposit Account No. 02-0384 of Baker Botts L.L.P.

Respectfully submitted,

BAKER BOTT S L.L.P.
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Date: 3/16/05

CORRESPONDENCE ADDRESS:

Customer Number: **35005**
Attorney Docket Number: 014208.1626 (70-03-005)

PTO-1449

Application No.

10/634,635

Applicant

Thomas D. Reyes

Information Disclosure Citation
in an ApplicationDocket Number
014208.1626
(70-03-005)

Group Art Unit

3629

Filing Date

August 5, 2003

U.S. PATENT DOCUMENTS

	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE
A.	2002/0164021	11/07/2002	Sandru			
B.	2004/0044606	03/04/2004	Buttridge et al.			
C.	2004/0111371	06/10/2004	Friedman			
D.						
E.						
F.						
G.						
H.						
I.						
J.						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
K.								
L.								
M.								

NON-PATENT DOCUMENTS

	DOCUMENT (Including Author, Title, Source, and Pertinent Pages)	DATE
N.	Notification of Transmittal of the International Search Report and the Written Opinion of the International Searching Authority of International Application No. PCT/US2004/024997; filed August 3, 2004 (11 pages)	03/02/2005
O.		
P.		
Q.		
R.		
S.		
T.		
U.		
V.		
W.		

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

U.S. PATENT AND TRADEMARK OFFICE